

<b>INFORMATION DISCLOSURE CITATION</b> <i>(Use several sheets if necessary)</i>				ATTY DOCKET NO. 40655.0700		SERIAL NO. TBA	
				APPLICANT(S) Breck et al.			
				FILING DATE March 7, 2001		GROUP TBA	
<b>U.S. PATENT DOCUMENTS</b>							
*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	1.	5,715,399	1998/02/03	Bezos			
	2.	5,770,843	1998/06/23	Rose et al.			
	3.	5,914,472	1999/06/22	Foladare et al.			
	4.	5,930,767	1999/07/27	Reber et al.			
	5.	5,953,710	1999/09/14	Fleming			
	6.	5,991,748	1999/11/23	Taskett			
	7.	6,021,943	2000/02/08	Chastain			
	8.	6,044,360	2000/03/28	Picciallo			
	9.	6,078,908	2000/06/20	Schmitz			
	10.	6,088,683	2000/07/11	Jalili			
	11.	6,163,771	2000/12/19	Walker et al.			
	12.	6,173,269 B1	2001/01/09	Solokl et al.			
	13.	6,227,447 B1	2001/05/08	Campisano			
	14.	6,267,292 B1	2001/07/31	Walker et al.			
<b>FOREIGN PATENT DOCUMENTS</b>							
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES NO
<b>OTHER DOCUMENTS</b> <i>(Including Author, Title, Date, Pertinent Pages, Etc.)</i>							
	15.	Green, Thomas C., <i>American Express offers temporary CC numbers for the Web</i> , 09/09/00, The Register, www.theregister.c.uk/c					
	16.	CNN.com. U.S. News, <i>American Express to offer disposable credit card numbers</i> , 09/08/00, Associated Press, www.cnn.c					
	17.	American Express, <i>Private Payments<sup>SM</sup>; A New Level of Security from American Express</i> , American Express Website, Cards					
	18.	Martin, Zack, <i>One-Time Numbers Stop Web Hackers From Pilfering Data</i> , 01/01, Card Marketing, Thomson Financial, www.c r d f r u m . c					
	19.	The Dollar Stretcher, <i>Disposable Credit Card Numbers</i> , 01/01, CardRatings.org, www.stretcher.c					
EXAMINER				DATE CONSIDERED			
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.							

Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)			<b>Complete if Known</b>	
	Application Number	09/800,461		
	Filing Date	March 7, 2001		
	First Named Inventor	Lydia Breck		
	Art Unit	2161		
	Examiner Name	TBA		
Sheet	1	of	2	Attorney Docket Number 40655.0700

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Document Number		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code (if known)			
		US- 5,594,227		01-14-1997	Deo	
		US- 5,721,781		02-24-1998	Deo et al.	
		US- 5,742,756		04-21-1998	Dillaway et al.	
		US- 5,768,385		06-16-1998	Simon	
		US- 5,778,069		07-07-1998	Thomlinson et al.	
		US- 5,852,812		12-22-1998	Reeder	
		US- 5,878,138		03-02-1999	Yacobi	
		US- 5,878,141		03-02-1999	Daly et al.	
		US- 5,913,203		06-15-1999	Wong et al.	
		US- 5,918,216		06-29-1999	Miksovsky et al.	
		US- 5,958,004		09-28-1999	Helland et al.	
		US- 5,991,413		11-23-1999	Arditti et al.	
		US- 5,999,914		12-07-1999	Blinn et al.	
		US- 6,000,832		12-14-1999	Franklin et al.	
		US- 6,012,143		01-04-2000	Tanaka	
		US- 6,016,482		01-18-2000	Molinari et al.	
		US- 6,029,147		02-22-2000	Horadan et al.	
		US- 6,052,675		04-18-2000	Checchio	
		US- 6,070,150		05-30-2000	Remington et al.	
		US- 6,070,154		05-30-2000	Tavor et al.	

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind <sup>5</sup> (if known)				
		WO	97/09688	A2	03-13-1997	Microsoft Corporation		

Examiner Signature	Date Considered
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. Applicant is to place a check mark here if English language Translation is attached.

**Burden Hour Statement:** This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

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				March 7, 2001	TBA
<b>U.S. PATENT DOCUMENTS</b>					
TAB	DOCUMENT NO.	DATE	NAME	TITLE	
1.	4,450,535	1984/5/22	de Pommery et al.	System and Method for Authorizing Access to an Article Distribution or Service Acquisition Machine	
2.	5,016,274	1991/5/14	Micali et al.	On-Line/Off-Line Digital Signing	
3.	5,023,908	1991/6/11	Weiss	Method and Apparatus for Personal Identification	
4.	5,350,906	1994/9/27	Brody et al.	Currency Transfer System and Method Using Fixed Limit Cards	
5.	5,461,217	1995/10/24	Claus	Secure Money Transfer Techniques Using Smart Cards	
6.	5,500,513	1996/3/19	Langhans et al.	Automated Purchasing Control System	
7.	5,504,808	1996/4/2	Hamrick, Jr.	Secured Disposable Debit Card Calling System and Method	
8.	5,577,120	1996/11/19	Penzias	Method and Apparatus for Restrospectively Identifying an Individual Who Had Engaged in a Commercial or Retail Transaction	
9.	5,614,703	1997/3/25	Martin et al.	Hotel Check-In System With Wireless Communication	
10.	5,641,050	1997/6/24	Smith et al.	Dispensing Machine With Data Card Scanner Apparatus and Enhanced Features	
11.	5,724,424	1998/3/3	Gifford	Digital Active Advertising	
12.	5,742,845	1998/4/21	Wagner	System for Extending Present Open Network Communication Protocols to Communicate With Non-Standard I/O Devices Directly Coupled to an Open Network	
13.	5,826,242	1998/10/20	Montulli	Method of On-Line Shopping Utilizing Persistent Client State In a Hypertext Transfer Protocol Based Client-Server System	
14.	5,862,325	1999/1/19	Reed et al.	Computer-Based Communication System and Method Using Metadata Defining a Control Structure	
15.	5,864,830	1999/1/26	Armetta et al.	Data Processing Method of Configuring and Monitoring a Satellite Spending Card Linked to a Host Credit Card	
16.	5,883,810	1999/3/16	Franklin et al.	Electronic Online Commerce Card With Transactionproxy Number for Online Transactions	
17.	5,884,280	1999/3/16	Yoshioka et al.	System for and Method of Distributing Proceeds From Contents	

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TAB	DOCUMENT NO.	DATE	NAME	TITLE
18.	5,897,622	1999/4/27	Blinn et al.	Electronic Shopping and Merchandising System
19.	5,898,838	1999/4/27	Wagner	Editor for Developing Statements to Support I/O Operation on Open Network Using Segregator for Segregating Protocol Statements from Application Statements Upon Verification of Correspondence
20.	5,903,830	1999/5/11	Joao et al.	Transaction Security Apparatus and Method
21.	5,903,875	1999/5/11	Kohara	Method of Issuing a Service Ticket in Transactions of Commodities By Making Use of Communication
22.	5,903,880	1999/5/11	Biffar	Self-Contained Payment System With Circulating Digital Vouchers
23.	5,905,908	1999/5/18	Wagner	Open Network System for I/O Operations With Non-Standard I/O Devices Utilizing Extended Protocol Including Device Identifier and Identifier for Operation to be Performed With Device
24.	5,909,492	1999/6/1	Payne et al.	Network Sales System
25.	5,915,023	1999/6/22	Bernstein	Automatic Portable Account Controller for Remotely Arranging For Transfer of Value to a Recipient
26.	5,923,734	1999/7/13	Taskett	Methods and Apparatus for Providing a Prepaid, Remote Memory Transaction Account With Voice Indicia
27.	5,930,777	1999/7/27	Barber	Method of Charging for Pay-Per-Access Information Over a Network
28.	5,949,044	1999/9/7	Walker et al.	Method and Apparatus for Funds and Credit Lines Transfers
29.	5,949,876	1999/9/7	Ginter et al.	Systems and Methods for Secure Transaction Management and Electronic Rights Protection

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TAB	DOCUMENT NO.	DATE	NAME	TITLE
30.	5,956,699	1999/9/21	Wong et al.	System for Secured Credit Card Transactions on the Internet
31.	5,960,411	1999/9/28	Hartman et al.	Method and System for Placing a Purchase Order Via a Communications Network
32.	5,963,915	1999/10/5	Kirsch	Secure, Convenient and Efficient System and Method of Performing Trans-Internet Purchase Transactions
33.	5,966,697	1999/10/12	Ferguson et al.	System and Method for Secure Transaction Order Management Processing
34.	5,970,471	1999/10/19	Hill	Virtual Catalog and Product Presentation Method and Apparatus
35.	5,970,472	1999/10/19	Allsop et al.	Performing Electronic Commerce on the Internet Providing Links From Product Manufacturers to Authorized Dealers Where the Authorized Dealer Provides a Custom Order Interface for the Manufacturer's Products
36.	5,970,473	1999/10/19	Gerszberg et al.	Video Communication Device Providing In-Home Catalog Services
37.	5,970,475	1999/10/19	Barnes et al.	Electronic Procurement System and Method for Trading Partners
38.	5,983,207	1999/11/9	Turk et al.	Electronic Cash Eliminating Payment Risk
39.	6,002,767	1999/12/14	Kramer	System, Method and Article of Manufacture for a Modular Gateway Server Architecture
40.	6,009,412	1999/12/28	Storey	Fully Integrated On-Line Interactive Frequency and Award Redemption Program
41.	6,014,634	2000/1/11	Scroggie et al.	System and Method for Providing Shopping Aids and Incentives to Customers Through a Computer Network
42.	6,014,635	2000/1/11	Harris et al.	System and Method for Providing a Discount Credit Transaction Network
43.	6,014,636	2000/1/11	Reeder	Point of Sale Method and System
44.	6,014,646	2000/1/11	Vallee et al.	Process for Making a Payment Using an Account Manager

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TAB	DOCUMENT NO.	DATE	NAME	TITLE
45.	6,014,648	2000/1/11	Brennan	Electronic Card Valet
46.	6,014,650	2000/1/11	Zampese	Purchase Management System and Method
47.	6,014,748	2000/1/11	Tushie et al.	System and Apparatus for Smart Card Personalization
48.	6,016,484	2000/1/18	Williams et al.	System, Method and Article of Manufacture for Network Electronic Payment Instrument and Certification of Payment and Credit Collection Utilizing a Payment
49.	6,023,510	2000/2/8	Epstein	Method of Secure Anonymous Query By Electronic Messages Transported Via a Public Network and Method of Response
50.	6,029,150	2000/2/22	Kravitz	Payment and Transactions in Electronic Commerce System
51.	6,029,890	2000/2/29	Austin	User-Specified Credit Card System
52.	6,038,292	2000/3/14	Thomas.	Methods and Apparatus for Language Registration of Prepaid, Remote Entry Customer Account
53.	6,038,551	2000/3/14	Barlow et al.	System and Method for Configuring and Managing Resources on a Multi-Purpose Integrated Circuit Card Using a Personal Computer
54.	6,041,308	2000/3/21	Walker et al.	System and Method for Motivating Submission of Conditional Purchase Offers
55.	6,058,418	2000/5/2	Kobata	Marketing Data Delivery System
56.	6,061,789	2000/5/9	Hauser et al.	Secure Anonymous Information Exchange In a Network
57.	6,064,981	2000/5/16	Barni et al.	Method for Online Display and Negotiation of Cargo Rates
58.	6,076,078	2000/6/13	Camp et al.	Anonymous Certified Delivery
59.	6,078,906	2000/6/20	Huberman	Method and System for Providing a Document Service Over a Computer Network Using an Automated Brokered Auction
60.	6,081,790	2000/6/27	Rosen	System and Method for Secure Presentment and Payment Over Open Networks

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<b>U.S. PATENT DOCUMENTS</b>					
TAB	DOCUMENT NO.	DATE	NAME	TITLE	
61.	6,088,717	2000/7/11	Reed et al.	Computer-Based Communication System and Method Using Metadata Defining a Control-Structure	
62.	6,088,797	2000/7/11	Rosen	Tamper-Proof Electronic Processing Device	
63.	6,092,198	2000/7/18	Lanzy et al.	System and Method for Enabling and Controlling Anonymous File Transfer Protocol Communications	
64.	6,115,458	2000/9/5	Taskett	Method and Apparatus for Summaries of Prepaid Instrument Transaction Activity	
<b>FOREIGN PATENT DOCUMENTS</b>					
	DOCUMENT NO.	DATE	NAME	TITLE	
65.	WO 99/49424	1999/9/30	Flitcroft et al.	Credit Card System and Method	
66.	WO 00/49586	2000/8/24	Flitcroft et al.	Credit Card System and Method	



this Information Disclosure Statement is not to be construed as a representation that a search has been made or that no other material information may exist.

1. ☐ For each of the following items listed on the enclosed copy of Form PTO/SB/08A that is not in the English language, an English language translation of that item or a portion thereof or a concise explanation of the relevance of that item is enclosed:
- 
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2. ☒ Any copy of the items listed on the enclosed copy of Form PTO/SB/08A that is not enclosed with this Information Disclosure Statement was previously cited by or submitted to the Patent and Trademark Office in the prior ☒ Parent Application, ☐ Continuation, ☐ Divisional or ☐ Continuation-In-Part application under 37 C.F.R. §1.97, U.S. Serial No. 09/800,461, filed March 7, 2001.

3. ☒ No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:

- ☒ 37 C.F.R. §1.97(b)(1), within three months of the filing date of the above-identified application.
- ☐ 37 C.F.R. §1.97(b)(2), within three months of the date of entry into the national stage as set forth in §1.491 in an international application.
- ☐ 37 C.F.R. §1.97(b)(3), before the mailing date of a first Office action on the merits.

4. ☐ No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 3 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action), and is accompanied by one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 8 below.

5. ☐ A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 3 above but before the mailing date of a final action or a notice of allowance (where there has been no prior final action):

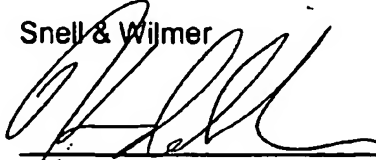
- ☐ A check in the amount of \$180.00 is enclosed in payment of the fee.
- ☐ Charge the fee to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

6. ☐ A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(d), after the mailing date of a final action or a notice of allowance, whichever comes first, but before payment of the issue fee, and is accompanied by:
- a. one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 8 below; and
  - b. the attached petition requesting consideration of this Information Disclosure Statement; and
  - c. the fee due under 37 C.F.R. §1.17(i)(1) which is paid as set forth in paragraph 9 below.
7. ☐ A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with:
- a. ☐ 37 C.F.R. §1.313(b)(3), after the issue fee has been paid and information cited in this Information Disclosure Statement may render at least one claim unpatentable and is accompanied by the attached Petition To Withdraw Application From Issue;
  - b. ☐ 37 C.F.R. §1.313(b)(5), after the issue fee has been paid and information cited in this Information Disclosure Statement is to be considered in a Continuation application upon abandonment of the instant application and is accompanied by the attached Petition To Withdraw Application From Issue.
  - c. ☐ The fee due under 37 C.F.R. §1.17(i)(1) is paid as set forth in paragraph 9 below.
8. ☐ I hereby certify that each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement.
- ☐ I hereby certify that no item of information in the Information Disclosure Statement filed herewith was cited in a communication from a foreign patent office in a counterpart foreign application or, to my knowledge after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.
9. ☐ A check in the amount of \$180.00 is enclosed in payment of the fee due under 37 C.F.R. §1.17(p).
- ☐ Charge the fee due under 37 C.F.R. §1.17(i)(1) to Deposit Account No. 19-2814.  
A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

[ X ] The Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Respectfully submitted,

Snell & Wilmer



Howard I. Sobelman  
Registration No. 39,038

Dated: February 26, 2004

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